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Charles Glass

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DEC 22 2004

Robert D. Petersen  
Plan Director

**WASHINGTON STATE  
UNITED STATES LONGSHORE AND HARBOR WORKERS'  
COMPENSATION ACT ASSIGNED RISK PLAN**

200 First Avenue West, Ste. 400 • Seattle, Washington 98119  
206.505-7957 • 360.341-2820 • 360.341-2821 (fax)

November 23, 2004

Alan J. Wertjes  
1800 Cooper Point Road, SW, Building 3  
Olympia, WA 98502

Your Ref: Unity HR of Washington, Inc.

Also sent by fax to 360.956-3391

Dear Mr. Wertjes:

After conferring with counsel, Tom Montgomery, the appeal subcommittee unanimously determined that the Plan's servicing carrier fulfilled its obligations to your client, Unity HR of Washington, and therefore the decision by the Plan Director to deny coverage retroactively to March 18, 2004 is upheld. Your client's statutory recourse is direct appeal to the Office of the Insurance Commissioner in accordance with WAC 284-22-090.

Sincerely,



Charles A. Glass  
Plan Director

cc: Tom Montgomery  
Plan Governing Committee

[WARP Unity HR Decision]